

EXHIBIT 10

EXHIBIT B

DUBAI ISLAMIC BANK

Public Joint Stock Company
(Incorporated in U.A.E.)
Head Office



(Same language in Arabic)

IDM/191/99

INTERNAL MEMO

TO:	Manager – Administration Division
FROM:	INTERNATIONAL DIVISION
SUBJECT:	OFAC Bulletin No. 65.

You are requested to circulate the enclosed Bulletin, which we received from Bankers Trust Co., to our Executive Managers as well as to all our Branches and Divisions.

Regards.

Received on 11/04/1999

Adel Noori
Manager - International Division

*Mr. Hamdi
For circulation*

Date: 11/04/1999

Form 249

(Same language in Arabic)

P.O. Box: 1080 DUBAI, Tel.: 2953000, Fax: 2954111, Tk: 46889/48772 ISLAMIC EM, SWIFT: DUBAEAD

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03 MDL 1570 (GBD), United States District Court for the Southern District of New York

DIB_005583t

A Bankers Trust
Company

Nadim Zeman
Vice President

Tel.: (973) 229988
Fax.: (973) 229991

November 1, 1999

Mr. Rafatul Islam Usmani
Asst Head of Investment & Foreign Relations
Dubai Islamic Bank
P.O. Box 1080
Dubai
United Arab Emirates

Dear Mr. Usmani,

Attached, please find an update from Office of Foreign Asset Control (OFAC) Compliance Bulletin No. 65

Yours,



Mr. Nadim Zeman

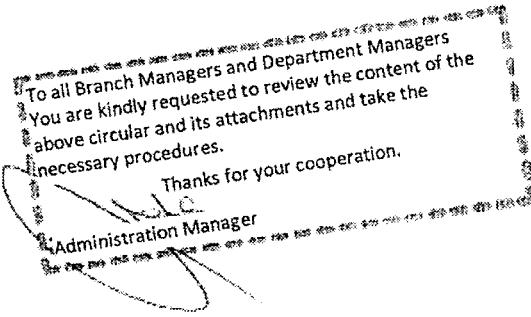
Office of the General Counsel

2/11

Nadim Zeman

/Attach

To all Branch Managers and Department Managers
You are kindly requested to review the content of the
above circular and its attachments and take the
necessary procedures.
Thanks for your cooperation.
Administration Manager



URGENT!!! OFAC COMPLIANCE BULLETIN NO. 65

SUBJECT: OFAC – Additional Names to the List of Specially Designated Nationals Under the Taliban Sanctions Program and Technical Changes to the List of Specially Designated Nationals

INTRODUCTION

Attached are the amendments to the consolidated list of Specially Designated Nationals and Blocked Persons (the "List") compiled by the Department of the Treasury's Office of Foreign Assets Control ("OFAC"), as of October 22, 1999.

DEFINITIONS

"Specially Designated National"

The term "Specially Designated National" ("SDN") signifies under the Foreign Assets Control Regulations, that the individual or entity has on or since the effective date of the restriction, acted for or on behalf of the Government or authorities exercising control over any designated foreign country, or any partnership, association, corporation or other organization which on or since the effective date of the restrictions has been owned or controlled by the Government or authorities exercising control over a designated foreign country or by any other designated national.

RESTRICTIONS AND PROHIBITIONS

Doing business with a SDN is equivalent to doing business with the government of that country, which carries significant criminal and civil violations for corporations and individuals, plus prison terms up to 10 years for individuals and any officer, director or agent of a corporation who "knowingly participates" in a willful violation, and forfeiture of any property involved in the transaction. These restrictions and prohibitions apply to all U.S. persons including U.S. citizens and resident aliens, wherever in the world they are located.

COURSE OF ACTION

It is incumbent upon us to take reasonable steps to ascertain whether individuals or entities with whom we enter into transactions or relationships are on the SDN list or are owned or controlled by any of the respective sanctioned countries¹, or are acting or purporting to act on their behalf. All accounts in which these individuals or entities have any direct or indirect interests are accounts in which there exist the interests of an SDN. Therefore, all accounts and transactions in all other property, and interests in property subject to jurisdiction of the U.S. of such persons must be blocked under advice to Compliance, and no transaction with such accounts, nor transactions in property, and interests in property subject to U.S. jurisdiction, nor any new relationships with these individual or entities are permitted, except as authorized by a license issued by OFAC.

OFAC's List may be expanded or amended at any time, as new information becomes available to OFAC.

Bank Operations has already been made aware of these changes. In addition, OFAC Access has been updated accordingly.

¹ OFAC's list of sanctioned countries presently consists of Angola (UNITA), Burma (Myanmar), Cuba, Iran, Iraq, Libya, North Korea, Sudan, Syria, Federal Republic of Yugoslavia (Serbia & Montenegro), the Republic of Serbia, and the Republic of Montenegro, the Taliban controlled areas of Afghanistan.

Please contact me if you have any questions.

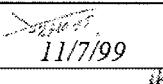
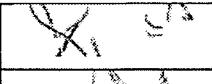
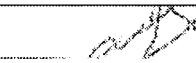
The following names have been added to OFAC's listing of Specially Designated Nationals and Blocked Persons:

AFGHAN NATIONAL BANK (a.k.a. BANK E. MILLIE AFGHAN; a.k.a. BANKE MILLIE AFGHAN), Jada ibn Sina, Kabul, Afghanistan [TALIBAN]
BANK E. MILLIE AFGHAN (a.k.a. AFGHAN NATIONAL BANK; a.k.a. BANKE MILLIE AFGHAN), Jada ibn Sina, Kabul, Afghanistan [TALIBAN]
BANK OF AFGHANISTAN (a.k.a. CENTRAL BANK OF AFGHANISTAN; a.k.a. DA AFGHANISTAN BANK; a.k.a. THE AFGHAN STATE BANK), Ibni Sina Wat, Kabul, Afghanistan [TALIBAN]
BANKE MILLIE AFGHAN (a.k.a. AFGHAN NATIONAL BANK; a.k.a. BANK E. MILLIE AFGHAN), Jada ibn Sina, Kabul, Afghanistan [TALIBAN]
CENTRAL BANK OF AFGHANISTAN (a.k.a. BANK OF AFGHANISTAN; a.k.a. DA AFGHANISTAN BANK; a.k.a. THE AFGHAN STATE BANK), Ibni Sina Wat, Kabul, Afghanistan [TALIBAN]
DA AFGHANISTAN BANK (a.k.a. BANK OF AFGHANISTAN; a.k.a. CENTRAL BANK OF AFGHANISTAN; a.k.a. THE AFGHAN STATE BANK), Ibni Sina Wat, Kabul, Afghanistan [TALIBAN]
THE AFGHAN STATE BANK (a.k.a. BANK OF AFGHANISTAN; a.k.a. CENTRAL BANK OF AFGHANISTAN; a.k.a. DA AFGHANISTAN BANK), Ibni Sina Wat, Kabul, Afghanistan [TALIBAN]

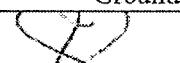
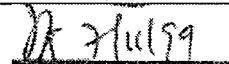
The following technical changes have been made to entries on OFAC's list of Specially Designated National and Blocked Persons:

CENTROPRODUCT S.A., c/Orense 85, Esc. IV, 4A, Madrid, Spain 28020 [FRYK] -to- CENTROPRODUCT S.A., c/o Orense 85, Esc. IV, 4A, Madrid, Spain 28020 [FRYK]
IVO LOLA RIBAR - Beograd, Belgrade, Serbia [FRYK] -to- IVO LOLA RIBAR - BEOGRAD, Belgrade, Serbia [FRYK]
IMT - INDUSTRija MOTORA I TRAKTORA (a.k.a. MACHINES AND TRACTORS INDUSTRY), Belgrade, Serbia [FRYK] -to- IMT - INDUSTRija MASINA I TRAKTORA (a.k.a. MACHINES AND TRACTORS INDUSTRY), Belgrade, Serbia [FRYK]
MACHINES AND TRACTORS INDUSTRY (a.k.a. IMT - INDUSTRija MOTORA I TRAKTORA), Belgrade, Serbia [FRYK] -to- MACHINES AND TRACTORS INDUSTRY (a.k.a. IMT - INDUSTRija MASINA I TRAKTORA), Belgrade, Serbia [FRYK]

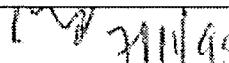
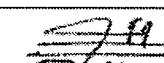
**CEOs

1	Financial and administrative department	 11/7/99	2	Real estate investment	
3	Investment department		4	Banking transactions department	

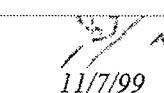
**Ground floor

5	Main office manager		6	Current accounts	
7	Foreign department	 11/7/99	8	Ladies	

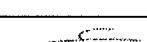
**Mezzanine floor

9	Letter of Credits	 11/7/99	10	Information Technology	 11/7/99
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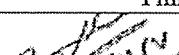
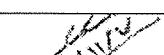
**First floor

11	Administrative affairs		12	Human Resources	 11/7/99
13	Review		14	Clearing house	

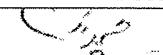
**Second floor

15	Legal affairs		16	Monitoring and collection	
17	Trade and financing				

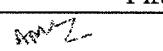
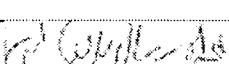
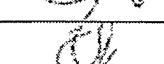
**Third floor

18	Systems and quality		19	Management of Branches	
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**Fourth floor

20	Financial department		21	Al-Istisna and buildings	
22	Real estate projects				

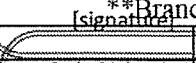
**Fifth floor

23	International department	 2002	24	Credit	
25	Media and public relations		26	Direct investments	

**Hilal Lootah building

27	Sharia Supervision	Dubai Islamic Bank	28	Internal auditing	
29	Real estate services	Administrative Affairs	30	Banking cards	
31	Real estate services/Sharjah	Department	32		

(fax)
SENT
[signature]

1	Abu Dhabi			Al Souq	
3	Al Ain	Dubai Islamic Bank	4	Ras Al Khaimah	
5	Al Fujairah	Administrative Affairs	6	Al Sharjah	
7	Bani Yas	Department	8	Ajman	

(fax)
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[signature]

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DIB_005587



CERTIFICATE OF TRANSLATION

Title of Source Document: DIB_005583 – DIB_005587

Source Language: Arabic

Translated to: English

TRANSLATOR STATEMENT

I, Lucinda Wills, am competent to translate from Arabic into English, and certify under penalty of perjury that the translation of the foregoing document is true and accurate to the best of my abilities.

Translator Qualifications:

10 years translation experience (Arabic-English)

Professional certification in Arabic-English Translation (New York University)

Associate Member of American Translators Association

Signature of Translator:

A handwritten signature in black ink that reads "Lucinda Wills".

Date:

Feb 4, 2019

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